

# Commonwealth of Virginia

## Miscellaneous Insurance

Miscellaneous Insurance products are supported through payroll deductions for State employees and are processed through the Commonwealth Integrated Payroll/Personnel System (CIPPS).

The Commonwealth does not sponsor the products offered under the Miscellaneous Insurance program. The program is intended to benefit employees by providing payroll deduction services for commercially available products among a "network" of independent vendors. The deductions for products offered under the Miscellaneous Insurance program are referred to as "miscellaneous deductions."

**Administrative fees** are charged to fund the consolidated billing process, as the Commonwealth does not sponsor the voluntary products for which deductions take place. In many cases, the Provider pays the administrative fee on behalf of the employee. When the Provider does not pay the administrative fee, the fee is charged to the employee and is taken through payroll deduction.

### Commonwealth of Virginia Provider Network:

In order to participate in payroll withholdings of insurance premiums, the insurance Provider must be an active vendor in the FBMC Provider Network. A list of eligible providers and contact information with a notation regarding the requirement of an employee-deducted fee can be found at the Virginia Provider Network website at [www.fbmc-benefits.com/vaproviders](http://www.fbmc-benefits.com/vaproviders).

#### As an eligible employee, you must:

- 1) Complete necessary paperwork required by the agent
- 2) Confirm approval by the provider for the Miscellaneous Insurance.
- 3) You and the provider agent must complete the necessary deduction authorization form. The forms are located at: <http://www.doa.virginia.gov/procedures/payroll/tpa/tpahtm.htm>
- 4) The provider agent will submit the completed form to FBMC
- 5) FBMC will communicate to your employing agency to begin withholding premiums for your insurance product through payroll. **Your employing agency CANNOT establish a payroll deduction upon your direct request. The authorization must be provided by FBMC.**
- 6) ONE payroll deduction shall be provided for ALL insurance premium withholdings. Therefore, if you participate with more than one product/provider, the combined premium amount will be shown on your pay stub as POST TAX.
- 7) Generally your first month's premium must be paid directly to the insurance provider, as information must be shared from the provider to FBMC and from FBMC to your employer before the payroll deduction begins. Deduction schedules can be found at: <http://www.doa.virginia.gov/procedures/payroll/tpa/tpahtm.htm>



**If you have questions concerning Provider premium amounts or the timing of your payroll deduction, contact:**

FBMC at 1-800-342-8017 or [webcustomerservice@fbmc-benefits.com](mailto:webcustomerservice@fbmc-benefits.com).

**Questions related to your *policy* or *coverage* must be directed to the provider company.**